Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (amended): A method facilitated by a computer network to accomplish a trusted insurance transaction between [[a]] an insurance business entity and a networked insurance consumer, comprising the acts of:

providing an administrative server having a communications channel for electronically communicating with the insurance business entity and having a communications channel for electronically communicating with a networked entity and the networked insurance consumer;

providing a insurance business registration system in the administrative server wherein the insurance business entity can be authenticated and a unique identifier is assigned to the insurance business entity (BEID), whereby the insurance business entity is designated a registered insurance business entity;

allowing the registered insurance business entity to selectively access the administrative server to submit details of insurance products and/or services provided by the registered insurance business entity and to view selections made by the networked insurance consumer associated with said BEID wherein the administrative server will store the details of products and/or services provided by the registered insurance business entity;

providing a networked entity registration system in the administrative server wherein the networked entity can be authenticated, whereby the networked entity is designated a registered networked entity; and

providing a networked insurance consumer registration system in the administrative server whereby a networked insurance consumer who has authorized access to a registered networked entity's system can be designated a registered insurance consumer and assigned a unique registered insurance consumer identifier (RCID),

and whereby [[a]] said registered insurance consumer [[with a valid ROD will be allowed]] can access [[to]] data provided by [[a]] the registered insurance business entity and associated with said ROD and [[to]] can make selections on the data, the selections being stored in the administrative server.

3

Claim 2 (amended): The method as recited in Claim 1 wherein the registered insurance consumer has authorized access to the registered networked entity's system through the registered networked entity's intra-network system.

Claim 3 (amended): The method as recited in Claim 1 wherein the registered insurance consumer has authorized access to the registered networked entity's system through an Internet system.

Claim 4 (amended): The method as recited in Claim 1 further comprising the act of providing an online payment system where a registered insurance consumer can make payments to a insurance business entity for goods and/or services selected by the registered insurance consumer.

Claim 5 (original): The method as recited in Claim 1 wherein the communications channels employ a secure socket layer protocol.

Claim 6 (original): The method as recited in Claim 1 wherein the identifiers comprise an e-mail address and a password.

Claim 7 (amended): The method as recited in Claim 6 wherein a process for designating a insurance business entity as a registered insurance business entity, comprising the acts of:
receiving registration information from the insurance business entity including an e-mail address of a contact person for the insurance business entity;
authenticating the insurance business entity;
assigning a password to the insurance business entity; and
electronically sending the password to the received e-mail address.

Claim 8 (original): The method as recited in Claim 6 wherein a process for designating a networked entity as a registered networked entity, comprising the acts of:
receiving registration information from the networked entity including an e-mail address of a contact person for the networked entity;
authenticating the networked entity;

4

assigning a password for the networked entity; and

electronically sending the password to the received e-mail address.

Claim 9 (amended): The method as recited in Claim 6 wherein a process for designating a networked <u>insurance</u> consumer as a registered <u>insurance</u> consumer comprises the acts of:

receiving registration information from the networked <u>insurance</u> consumer including an e-mail address of the networked <u>insurance</u> consumer;

authenticating the registered networked entity; assigning a password to the networked <u>insurance</u> consumer; and

electronically sending the password to the received e-mail address.

Claim 10 (original): The method as recited in Claim 1 wherein the authentication is accomplished by exchanging digital certificates.

Claim 11 (amended): The method as recited in Claim 1 further comprising the act of authenticating the registered networked entity prior to designating the networked <u>insurance</u> consumer as a registered <u>insurance</u> consumer.

Claim 12 (original): The method as recited in Claim 4 wherein the identifier comprises an e-mail address and a password.

Claim 13 (amended): The method as recited in Claim 12 wherein a process for designating a <u>insurance</u> business entity as a registered <u>insurance</u> business entity, comprising the acts of:

receiving registration information from the <u>insurance</u> business entity including an e-mail address of a contact person for the <u>insurance</u> business entity;

authenticating the <u>insurance</u> business entity;

assigning a password to the <u>insurance</u> business entity; and

electronically sending the password to the received e-mail address.

Claim 14 (original): The method as recited in Claim 12 wherein a process for designating a networked entity as a registered networked entity, comprising the acts of:

5

receiving registration information from the networked entity including an e-mail address of a contact person for the networked entity;

authenticating the networked entity;

assigning a password for the networked entity; and

electronically sending the password to the received e-mail address.

Claim 15 (amended): The method as recited in Claim 12 wherein a process for designating a networked insurance consumer as a registered insurance consumer comprises the acts of:

receiving registration information from the networked insurance consumer including an e-mail address of the networked insurance consumer;

authenticating the registered networked;

assigning a password to the networked insurance consumer; and

electronically sending the password to the received e-mail address.

Claim 16 (amended): A method facilitated by a computer network to accomplish a trusted insurance transaction of a group benefits plan involving a insurance business entity, a networked entity, and a networked insurance consumer, comprising the acts of providing an administrative server having a communications channel for electronically communicating with the insurance business entity and having a communications channel for electronically communicating with the networked entity and networked insurance consumer;

providing a insurance business registration system in the administrative server wherein the insurance business entity can be authenticated and a unique identifier is assigned to the insurance business entity (BEID), whereby the insurance business entity is designated a registered insurance business entity;

allowing the registered insurance business entity to selectively access the administrative server to submit details of group benefits plans provided by the registered insurance business entity and to view selections made by the networked insurance consumer specific to the BEID wherein the administrative server will store the details of the group benefits plans provided by the registered insurance business entity;

providing a networked entity registration system in the administrative server wherein the networked entity can be authenticated and a unique identifier is assigned to the networked entity (NEID), whereby the networked entity is designated a registered networked entity;

6

allowing the registered networked entity to selectively access the details of the group benefits plans provided by a registered <u>insurance</u> business entity and to endorse the group benefits plans wherein the administrative server will store the group benefits plans endorsed by the networked entity; and

providing a networked <u>insurance</u> consumer registration system in the administrative server whereby a networked <u>insurance</u> consumer who has authorized access to a registered networked entity's system can be designated a registered <u>insurance</u> consumer and assigned a unique registered <u>insurance</u> consumer identifier (RCID), and whereby [[a]] <u>said</u> registered <u>insurance</u> consumer [[with a valid RCID will be allowed]] <u>can</u> access [[to]] the endorsed group benefits plans <u>associated with said RCID</u> and [[will be allowed to]] make selections on the endorsed group benefits plans.

Claim 17 (amended): The method as recited in Claim 16 wherein the registered <u>insurance</u> consumer has authorized access to the registered networked entity's system through the registered networked entity's intra-network system.

Claim 18 (amended): The method as recited in Claim 16 wherein the registered <u>insurance</u> consumer has authorized access to the registered networked entity's system through an Internet system.

Claim 19 (amended): The method as recited in Claim 16 further comprising the act of providing an on-line payment system where a registered networked entity can make payments to a <u>insurance</u> business entity for group benefits plans selected by a registered <u>insurance</u> consumer.

Claim 20 (original): The method as recited in Claim 16 wherein the communications channels employ a secure socket layer protocol.

Claim 21 (original): The method as recited in Claim 16 wherein the identifiers comprise an e-mail address and a password.

Claim 22 (amended): The method as recited in Claim 21 wherein a process for designating a <u>insurance</u> business entity as a registered <u>insurance</u> business entity comprising

the acts of:

receiving registration information from the <u>insurance</u> business entity including an e-mail address of a contact person for the <u>insurance</u> business entity;

authenticating the <u>insurance</u> business entity;

assigning a password to the <u>insurance</u> business entity; and

electronically sending the password to the received e-mail address.

Claim 23 (original): The method as recited in Claim 21 wherein a process for designating a networked entity as a registered networked entity comprising the acts of:

receiving registration information from the networked entity including an e-mail address of a contact person for the networked entity;

authenticating the networked entity;

assigning a password to the networked entity; and

electronically sending the password to the received e-mail address.

Claim 24 (amended): The method as recited in Claim 21 wherein a process for designating a networked <u>insurance</u> consumer as a registered <u>insurance</u> consumer comprises the acts of:

receiving registration information from the networked <u>insurance</u> consumer including an e-mail address of the networked <u>insurance</u> consumer;

authenticating the registered networked entity;

assigning a password to the networked <u>insurance</u> consumer; and

electronically sending the password to the received e-mail address.

Claim 25 (original): The method as recited in Claim 16 wherein the authentication is accomplished by exchanging digital certificates.

Claim 26 (amended): The method as recited in Claim 16 further comprising the act of authenticating the registered networked entity prior to designating the networked <u>insurance</u> consumer as a registered <u>insurance</u> consumer.

Claim 27 (original): The method as recited in Claim 19 wherein the identifier comprises an e-mail address and a password.

Claim 28 (amended): The method as recited in Claim 27 wherein a process for designating a <u>insurance</u> business entity as a registered <u>insurance</u> business entity comprising the acts of:

receiving registration information from the <u>insurance</u> business entity including an e-mail address of a contact person for the <u>insurance</u> business entity;

authenticating the <u>insurance</u> business entity;

assigning a password to the <u>insurance</u> business entity; and

electronically sending the password to the received e-mail address.

Claim 29 (original): The method as recited in Claim 27 wherein a process for designating a networked entity as a registered networked entity comprising the acts of:

receiving registration information from the networked entity including an e-mail address of a contact person for the networked entity;

authenticating the networked entity;

assigning a password to the networked entity; and

electronically sending the password to the received e-mail address.

Claim 30 (amended): The method as recited in Claim 27 wherein a process for designating a networked <u>insurance</u> consumer as a registered <u>insurance</u> consumer comprises the acts of:

receiving registration information from the networked <u>insurance</u> consumer including an e-mail address of the networked <u>insurance</u> consumer;

authenticating the registered networked entity;

assigning a password to the networked <u>insurance</u> consumer; and

electronically sending the password to the received e-mail address.

Claim 31 (amended): An administrative server apparatus for facilitating a trusted <u>insurance</u> transaction between a <u>insurance</u> business entity and a networked <u>insurance</u> consumer comprising:

a communication mechanism for allowing the administrative server to electronically communicate with the <u>insurance</u> business entity and a communication mechanism for allowing the administrative server to electronically communicate with a networked entity and

the networked <u>insurance</u> consumer;

[[a]] <u>an insurance</u> business registration mechanism wherein the <u>insurance</u> business entity can be authenticated and a unique identifier is assigned to the <u>insurance</u> business entity (BEID), whereby the <u>insurance</u> business entity is designated a registered <u>insurance</u> business entity;

a mechanism for allowing the registered <u>insurance</u> business entity to selectively access the administrative server to submit details of products and/or services provided by the registered <u>insurance</u> business entity and to view selections made by the networked <u>insurance</u> consumer <u>associated with said BEID</u>, and a storage device for storing the details of products and/or services provided by the registered <u>insurance</u> business entity;

a networked entity registration mechanism wherein the networked entity can be authenticated, whereby the networked entity is designated a registered networked entity; and

a networked <u>insurance</u> consumer registration mechanism whereby a networked <u>insurance</u> consumer having authorized access to a registered networked entity's system can be designated a registered <u>insurance</u> consumer and assigned a unique registered <u>insurance</u> consumer identifier (RCID), and whereby [[a]] <u>said</u> registered <u>insurance</u> consumer [[with a valid RCID will be allowed]] <u>can</u> access [[to]] data provided by a registered <u>insurance</u> business entity <u>associated with said RCID</u> and make selections on the data, the selections being stored in the storage device of the administrative server apparatus.

Claim 32 (amended): The apparatus as recited in Claim 31 wherein the registered <u>insurance</u> consumer has authorized access to the registered networked entity's system through the registered networked entity's intra-network system.

Claim 33 (amended): The apparatus as recited in Claim 31 wherein the registered <u>insurance</u> consumer has authorized access to the registered networked entity's system through an Internet system.

Claim 34 (amended): The apparatus as recited in Claim 31 further comprising an on-line payment mechanism where a registered <u>insurance</u> consumer can make payments to [[a]] <u>an insurance</u> business entity for goods and/or services selected by the registered <u>insurance</u> consumer.

Claim 35 (original): The apparatus as recited in Claim 31 wherein the communications mechanisms employ a secure socket layer protocol.

Claim 36 (original): The apparatus as recited in Claim 31 wherein the identifiers comprise an e-mail address and a password.

Claim 37 (amended): The apparatus as recited in Claim 36 wherein the insurance business entity registration mechanism comprises:

a mechanism for receiving registration information from the insurance business entity including an e-mail address of a contact person for the insurance business entity;

a mechanism for authenticating the insurance business entity;

a mechanism for assigning a password to the insurance business entity; and

a mechanism for electronically sending the password to the received e-mail address.

Claim 38 (original): The apparatus as recited in Claim 36 wherein the networked entity registration mechanism comprises:

a mechanism for receiving registration information from the networked entity including an e-mail address of a contact person for the networked entity;

a mechanism for authenticating the networked entity;

a mechanism for assigning a password to the networked entity; and

a mechanism for electronically sending the password to the received e-mail address.

Claim 39 (amended): The apparatus as recited in Claim 36 wherein the networked insurance consumer registration mechanism comprises:

a mechanism for receiving registration information from the networked insurance consumer including an e-mail address of the networked insurance consumer;

a mechanism for authenticating the registered networked entity;

a mechanism for assigning a password to the networked insurance consumer; and

a mechanism for electronically sending the password to the received e-mail address.

Claim 40 (original): The apparatus as recited in Claim 31 wherein the authentication is accomplished by exchanging digital certificates.

Claim 41 (amended): The apparatus as recited in Claim 31 further comprising a mechanism for authenticating the registered networked entity prior to designating the networked insurance consumer as a registered insurance consumer.

Claim 42 (original): The apparatus as recited in Claim 34 wherein the identifiers comprise an e-mail address and a password.

Claim 43 (amended): The apparatus as recited in Claim 42 wherein the insurance business entity registration mechanism comprises:

a mechanism for receiving registration information from the insurance business entity including an email address of a contact person for the insurance business entity;

a mechanism for authenticating the insurance business entity;

a mechanism for assigning a password to the insurance business entity; and

a mechanism for electronically sending the password to the received e-mail address.

Claim 44 (original): The apparatus as recited in Claim 42 wherein the networked entity registration mechanism comprises:

a mechanism for receiving registration information from the networked entity including an e-mail address of a contact person for the networked entity;

a mechanism for authenticating the networked entity;

a mechanism for assigning a password for the networked entity; and

a mechanism for electronically sending the password to the received e-mail address.

Claim 45 (amended): The apparatus as recited in Claim 42 wherein the networked insurance consumer registration mechanism comprises:

a mechanism for receiving registration information from the networked insurance consumer including an e-mail address of the networked insurance consumer;

a mechanism for authenticating the registered networked entity;

a mechanism for assigning a password to the networked insurance consumer; and

a mechanism for electronically sending the password to the received e-mail address.

Claim 46 (amended): A system under the control of [[a]] an insurance business entity facilitating a trusted insurance transaction with a networked insurance consumer, the system

12

comprising:

a <u>insurance</u> business entity server;

an electronic communicating mechanism for providing the <u>insurance</u> business entity server access to a server-to-server electronic communication channel;

an authenticating system coupled to said <u>insurance</u> business entity server for facilitating an authentication process of the <u>insurance</u> business entity when said <u>insurance</u> business entity server is accessing the electronic communication channel; and

a mechanism for outputting registration information wherein the outputting of the registration information initiates the authentication process of the <u>insurance</u> business entity, and for receiving [[a]] <u>an insurance</u> business entity identifier, wherein outputting the <u>insurance</u> business entity identifier allows details of products and/or services to be outputted to the electronic communication channel and further allows selections of products and/or services made by the networked <u>insurance</u> consumer to be received from the electronic communication channel, wherein the networked <u>insurance</u> consumer is permitted access to the products and/or services by a networked entity registered with the electronic communication channel, <u>wherein the products and/or services are associated with said insurance customer.</u>

Claim 47 (original): The system as recited in Claim 46 wherein the authenticating system employs a digital certificate authenticating protocol.

Claim 48 (original): The system as recited in Claim 46 wherein the electronic communication mechanism employs the secure socket layer protocol.

Claim 49 (amended): The system as recited in Claim 46 wherein the <u>insurance</u> business entity identifier is an email address of a contact person for the <u>insurance</u> business entity and a password.

Claim 50 (amended): The system as recited in Claim 46 wherein the networked <u>insurance</u> consumer has authorized access to an intra-network system of the networked entity.

Claim 51 (original): The system as recited in Claim 50 wherein the authenticating system employs a digital certificate authenticating protocol.

13

Claim 52 (original): The system as recited in Claim 50 wherein the electronic communication mechanism employs the secure socket layer protocol.

Claim 53 (amended): The system as recited in Claim 50 wherein the insurance business entity identifier is an email address of a contact person for the insurance business entity and a password.

Claim 54 (amended): A system under the control of a networked entity facilitating a trusted insurance transaction between [[a]] an insurance business entity and a networked insurance consumer, the system comprising: a networked entity server;

a system for facilitating an electronic connection of the networked entity server to a PC via a network system;

a communication mechanism for providing networked entity server access to a server-to server electronic communication channel;

an authenticating system coupled to the networked entity server for facilitating an authentication process of the networked entity when the networked entity server is accessing the electronic communication channel;

a mechanism for outputting networked entity registration information and for receiving a networked entity identifier, wherein the outputting of the networked entity registration information initiates the authentication process; and

a mechanism for allowing the PC to access the electronic communication channel to output networked insurance consumer registration information wherein the outputting of the networked insurance consumer registration information initiates the authentication process of the networked entity, and for allowing the PC to receive a registered insurance consumer identifier wherein an outputting of the registered insurance consumer identifier allows the PC to receive details of products and/or services associated with said consumer identifier and to make selections on the products and/or services, wherein the registered insurance consumer identifier is outputted when the networked insurance consumer associated with the registered insurance consumer identifier has permission for authorized access to the products and/or services by the networked entity, and the insurance business entity submits details of the products and/or services to the network system.

Claim 55 (original): The system as recited in Claim 54 wherein the network system is an intranetwork system.

Claim 56 (original): The method as recited in Claim 54 wherein the network system is an Internet system.

Claim 57 (original): The system as recited in Claim 54 wherein said authenticating system employs the digital certificate authenticating protocol.

Claim 58 (original): The system as recited in Claim 54 wherein the communicating mechanism employs the secure socket layer protocol.

Claim 59 (original): The system as recited in Claim 55 wherein the intra-network system is a local area network system.

Claim 60 (original): The system as recited in Claim 55 wherein the intra-network system is a wide area network system.

Claim 61 (original): The system as recited in Claim 54 wherein an authorized access requires submission of a proper login ID and password.

Claim 62 (original): The system as recited in Claim 54 wherein the identifiers comprise an e-mail address and password.